Your 2018 Trio HMO health plan guide

affordability and coordinated care start here.

blueshieldca.com
Welcome to Blue Shield

With a Trio Health Maintenance Organization (HMO) plan, you no longer have to choose between the hospitals you want and the prices you can afford. Enjoy our select networks of doctors, specialists, hospitals, and labs, all working together for you.

Use this guide to get the most from your plan, from accessing care when and where you need it to saving money with wellness discounts.

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Register for your online account

Register at blueshieldca.com/register.

You can create your online account as early as 30 days before your plan effective date. It’s the first important step to making the most of your health plan, and it takes only a few minutes:

1. Go to blueshieldca.com/register.

2. Follow the instructions and create your username and password.

3. You’re registered! Now you have 24/7 secure access to your plan information and a wide range of resources, all in one place.

   ▶ View or print your Blue Shield member ID card.
   ▶ Find a provider with our Find a Doctor tool.
   ▶ View your billing, claims, benefits, deductibles, and copayments.
   ▶ View or change your primary care physician (PCP).
   ▶ Get smart tips to control your healthcare costs and many other helpful resources.

Get started

• Now that you are registered, find helpful information for new Trio members at blueshieldca.com/triowelcome.

• Get familiar with your benefits at blueshieldca.com/gettingstarted. You can view and print plan documents that provide details about plan benefits and other available programs and services.

• Get your Blue Shield member ID cards online or through our mobile app while you wait for your ID card to arrive in the mail.

Shield Concierge is your team of experts – customer service representatives, registered nurses, pharmacists, pharmacy technicians, health coaches, and social workers – all working together for you.

They can help you:

• Understand your plan benefits
• Find a new doctor
• Transfer your medical records and prescriptions
• Answer questions about your doctor’s instructions or medication
• Enroll in health and wellness programs
• And much more
Your primary care physician (PCP)
Your PCP is your first point of contact and provides routine care, preventive screenings, vaccinations, and refers you to specialists. Learn more about PCPs at blueshieldca.com/triopcp.

To view or change your PCP, call Shield Concierge or log in at blueshieldca.com/login.

Go mobile and put your plan in your pocket
You can get health plan and healthcare services information anytime, anywhere through the Blue Shield website and mobile app. You can download the mobile app on the App Store™ or Google Play™.

Print a Blue Shield member ID card
You will receive your member ID card in the mail. In the meantime, you can view and print a copy of your card through your online account at blueshieldca.com/login. Covered family members will receive their own ID cards, which will also list their PCPs.

View your claims
While you’re logged in to your online account, you can see your most recent claims and detailed information for each claim, including total billed amount, patient responsibility, and more. Sign up for automated claims alerts and we’ll send you an email when your finalized claims are available to view online.

Need help registering?
Please call Shield Concierge at the number on your ID card.
Your plan details

**Review your benefits**
Download a copy of your Evidence of Coverage and Health Service Agreement, or EOC, from blueshieldca.com/welcome to get a detailed description of your plan’s benefits and what’s covered. Just enter your member ID number to see your plan documents. While there, you can also access the Summary of Benefits and Coverage (SBC) forms, which provide a summary of benefits as well as examples of coverage for certain services.

**Look up medications**
Prescription drugs are one of the most commonly used benefits. To see which drugs are covered by your plan, view the Blue Shield Drug Formulary* at blueshieldca.com/pharmacy. Drugs are placed into four categories called “tiers,” which determine your out-of-pocket costs. Information about what you pay by drug tier can be found in the Summary of Benefits of your Blue Shield Evidence of Coverage (EOC).

**Mail service prescriptions**
Receive up to a 90-day supply of covered maintenance drugs for chronic or long-term conditions delivered to your home or office, with no charge for shipping, through CVS Caremark®. Go to blueshieldca.com/wellness/drugs/mail-service-prescriptions to get started, or call (866) 346-7200.

**Review your dental coverage**
Register at yourdentalplan.com/bsca to view a summary of your dental plan benefits, download your dental ID card, track your claims, view your account balance, and more.

**Review your vision coverage**
Register at blueshieldcavision.com to view a summary of your vision plan benefits, track your claims, check eligibility, and more. There are no ID cards for vision plans.

If you don’t have dental or vision coverage, learn more about our plans at blueshieldca.com/ifpspecialty.

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**Save money with generic drugs**
A generic drug has the same active ingredient, works in the same way, and is certified by the FDA to be as safe and effective as its brand-name counterpart, but it usually costs less. Using a generic drug instead of a brand-name drug is one of the easiest ways to reduce your prescription costs.

**Ask your doctor if a generic drug is right for you.**

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* A drug formulary is a list of preferred medications maintained by Blue Shield for its prescription drug benefits. This list includes both generic and brand-name drugs approved by the federal Food and Drug Administration (FDA).
One card. Many ways to get the care you need.

From routine checkups to emergencies and everything in between, your Blue Shield ID card gives you access to a quality network of healthcare providers. Whether you’re home, on vacation, or fighting a fever in the middle of the night, here’s a guide to getting the care you need when and where you need it.

## Accessing care

### Your primary care physician (PCP)

**When to see:** Preventive and routine care, for referrals to specialists

Your primary care physician is your first point of contact for your health care, will treat your common illnesses and injuries, and refer you to specialists. A referral from your PCP is required to see any specialist. Learn more about PCPs at blueshieldca.com/triopcp.

### Specialists

**When to see:** Specialty care

Specialists are medical doctors with specialized training to treat a specific type of condition, illness, or disease. Trio HMO members must receive a referral from their PCP to visit a specialist. Choose from physicians in our Trio ACO HMO Network. Find doctors at blueshieldca.com/networkifphmo.*

### Emergency room (ER) or urgent care?

**When to go to the ER:** Life-threatening or disabling condition

**When to go to urgent care:** Non-emergency care

If you’re experiencing a life-threatening or disabling emergency, call 911 or go to the nearest emergency room. For non-emergencies, when your doctor is not available, an urgent care center may save you time and money.† Find one near you at blueshieldca.com/networkifphmo.*

### Teladoc

**When to use:** After-hours, non-emergency care

**How:** Web, phone, or mobile app

If you can’t get to your PCP, or if urgent care is unavailable, then Teladoc is a convenient alternative. With Teladoc, board-certified physicians can identify and treat many common conditions and prescribe medications 24/7/365 by Web, phone, and mobile app. Sign up at teladoc.com/bsc.

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* We work hard to make sure our list of providers is current and accurate. However, because providers leave networks from time to time, you are encouraged to check with the provider before using their services.

† Source: “Urgent Care or the ER - Which is the Right Choice?” Health alerts, John Hopkins Medicine, January 2011
NurseHelp 24/7

When to use: Around the clock for non-emergency health advice

How: By phone or chat

Whenever you have a health-related question or concern, or just need help deciding whether or not you should be seen by a doctor, use NurseHelp 24/7 to get immediate and reliable health advice 24/7 from a registered nurse. Call toll-free (877) 304-0504 or log in at blueshieldca.com/login to chat with a nurse online.

BlueCard Program

When to use: Care when traveling

The BlueCard Program gives you and your family access to emergency and urgent care when you travel. For domestic travel outside California, call (800) 810-BLUE to find BlueCard providers. For international travel, call (804) 673-1177, 24 hours a day, to locate a Blue Shield Global Core Network provider.

Find a Doctor

It’s quick and easy to use the Find a Doctor tool to find a network doctor, hospital, or other provider in the Trio ACO HMO Network. For a faster search, log in at blueshieldca.com/networkifphmo.

A list of the network providers will appear in the search results.* You can use the filters and the map to narrow and personalize your results.

Learn more about the many convenient ways to access care through Blue Shield of California at blueshieldca.com/getcare.

* We work hard to make sure our list of providers is current and accurate. However, because providers leave networks from time to time, you are encouraged to check with the provider before using their services.

NurseHelp 24/7 and Wellvolution are service marks or registered trademarks of Blue Shield of California. Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.
Join the Wellvolution

Wellvolution®, our online wellness solution, takes an easy, social, and fun approach to wellness. Start your journey to improved well-being and invite your family and friends. It is designed to help you create positive lifestyle choices that stick.

How does it work?

Once you receive your Blue Shield member ID card, you are eligible to register at mywellvolution.com to participate. The Wellvolution wellness programs below are available to all members.

Walkadoo

Walkadoo® is a wellness program for every walk of life. Make a move toward better health by using your smartphone to receive your daily step goals and count your steps, or use your own step tracker.

QuitNet

QuitNet® can help you quit smoking using online, mobile, and phone-based tools from tobacco treatment specialists.

Daily Challenge

Daily Challenge® provides you with simple daily challenges via text or email to improve your health, finances, stress management, and more. Invite friends and family to join in the fun.

Health Risk Assessment

The assessment measures your overall well-being while providing insights into your physical, emotional, and social health.

Walkadoo, QuitNet, and Daily Challenge are trademarks of MYH, Inc.
Wellness discounts

You can take advantage of lower prices on a variety of helpful programs, services and products to manage your overall health. From contact lenses to massages, Blue Shield wellness discounts* can help you save money.

- 25% discount for certain alternative care services such as acupuncture, chiropractic and massage therapy. Discounts are also available on health and wellness products, including vitamins and supplements.

- 20% discount for vision care services and products such as routine eye exams, frames and lenses, non-prescription sunglasses, and hard contact lenses;† whether or not you have vision care benefits through Blue Shield.

- Discounts on membership rates for Weight Watchers. Special rates on three- and 12-month subscriptions, or get a monthly pass for unlimited meetings a month, plus free online tools.

- 30% to 60% discount on hearing aids through EPIC Hearing Service.

- 15% discount for LASIK surgery through the NVISION Eye Centers network providers in Southern California and Sacramento. Discounted rates also available at QualSight LASIK throughout California and nationwide.

- Discounts at 24 Hour Fitness, ClubSport, and Renaissance ClubSport.

For details, visit blueshieldca.com/wellnessdiscounts.

* These discount program services are not covered benefits of Blue Shield health plans, and none of the terms or conditions of Blue Shield health plans apply. The networks of practitioners in the discount program are managed by the external program administrators identified below, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy, nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products. Some services offered through the discount program may already be included as part of the Blue Shield health plan covered benefits. Members should access those covered services prior to using the discount program.

Members are responsible for following the payment and appointment policies of external discount programs and practitioners, including those for cancelled or missed appointments. Blue Shield is not responsible for any portion of the costs associated with services accessed through the discount programs. Costs incurred by members through these programs do not count toward their Blue Shield health plan deductible or copayment/out-of-pocket maximum.

Members who are not satisfied with the products or services received from the discount program may use Blue Shield’s grievance process described in the Grievance Process section of the Evidence of Coverage or Certificate of Insurance. Blue Shield reserves the right to terminate this program at any time without notice.

Discount programs are administered by or arranged through the following independent companies:

- Alternative Care Discount Program – American Specialty Health Systems, Inc. and American Specialty Health Networks, Inc.
- Discount Vision Program – MESVision
- Weight control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness, ClubSport, and Renaissance ClubSport
- LASIK – NVISION Eye Centers and QualSight LASIK

Note: No genetic information, including family medical history, is gathered, shared, or used from these programs.

† Discounts are based on the published retail prices when you use a participating provider in the Discount Vision Program network.
Call us

For more information, call Shield Concierge at the number on your Blue Shield member ID card.

Monday through Friday, 7 a.m. to 7 p.m.
Saturday, 8 a.m. to 5 p.m.

This brochure only applies to Trio HMO plans.

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad.

Blue Shield of California 遵循適用的州法律和聯邦公民權利法律，並且不以種族、膚色、原國籍、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡或殘障為由而進行歧視。